



Virginia Office of EMS

EMS Vehicle Liability Coverage Requirements

§12 VAC 5-31-490 of the *EMS Regulations* (January 15, 2003) requires each licensed EMS agency to have in effect and be able to furnish proof on demand, contracts of insurance on all EMS vehicles operated. Proof of insurance coverage can be provided in the form of a certificate of insurance issued by your insurance company or a copy of your current insurance policy. This documentation must be available for review by Office of EMS representatives during all EMS agency inspections and other times, as requested.

Insurance Coverage Amounts

Interfacility Wheelchair Transport

Insurance coverage for non-emergency vehicles shall conform to the minimum requirements as set forth in Section 46.2-472 of the *Code of Virginia (1950)*, as amended:

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|-----------------|---|
| \$25,000 | Bodily injury to or death of one (1) person in any one (1) accident, subject to the limit for one (1) person. |
| \$50,000 | Bodily injury to or death of two (2) or more persons in any one (1) accident. |
| \$20,000 | Injury to or destruction of property of others in any one (1) accident. |

Nontransport First Response, Ground Ambulances, Neonatal Ambulances

Insurance coverage for emergency vehicles shall conform to the minimum requirements as set forth in Section 46.2-920 of the *Code of Virginia (1950)*, as amended:

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| \$100,000 | Bodily injury to or death of one (1) person in any one (1) accident, subject to the limit for one (1) person. |
| \$300,000 | Bodily injury to or death of two (2) or more persons in any one (1) accident. |
| \$20,000 | Injury to or destruction of property of others in any one (1) accident. |